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AS OF MAR 13 2003 16:35 PAGE.01

PENNIE &amp; EDMONDS LLP

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Filed: October 2, 2000  
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WITH MULTIPLE BANKS AND/OR  
RATES  
By: Bent et al.

**Message**

Attached please find "Petition to Make Special - Applicant's Age," for the above referenced patent application.

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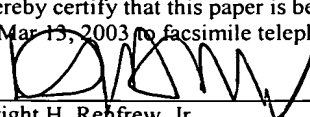
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